

OUR BEST RATE FOR 3 WHOLE YEARS.

676/3 T1(R)

Niall J. Cassidy
14 Maple Trail
Innistown, ON M6N 4R0



**You could save money with a 5.99% rate
guaranteed for 3 years – plus no annual fee!**

Dear Niall Cassidy,

What's the best thing about the SmartLine™ Platinum MasterCard® from Capital One? How about the fact that it comes with a low fixed annual interest rate of 5.99% guaranteed¹ for 3 whole years on purchases and balance transfers? That's the lowest rate we offer across all of our Capital One® credit cards.

Now if you think that's good, you should also know that you'll still enjoy a competitively low rate after your 3 years are up when your 5.99% rate becomes a variable rate of Prime +4.99%.

What else should you know about the SmartLine Platinum MasterCard?

- No annual fee or balance transfer fees
- A high credit limit between \$3,000 and \$30,000
- PLUS, valuable Platinum benefits like Purchase Assurance and Extended Warranty, Car Rental Collision and Damage Waiver (check the disclosures online for more insurance details)

You could also save money by using this card to pay down other high-interest balances. If you have other high-interest credit card, credit line or loan balances, transfer them to your SmartLine Platinum card and get just one low fixed annual interest rate. There are no balance transfer fees and you can make your balance transfer request at the same time you apply.

Don't miss out on our best rate. **Be sure to apply by May 17, 2012.** Call us at 1-877-338-1481 or visit www.getmycard.ca to apply (remember to include the reservation number and access code from this letter).

Sincerely,

J. McNain
Vice President, Customer Products, Capital One

P.S. Want to know how much you could save with the SmartLine Platinum card? Turn the page to see our handy savings chart.

5.99%

LOW LONG-TERM RATE

on purchases and
balance transfers.

NO ANNUAL FEE.

SAVE MONEY!

Transfer high-interest
balances to
this lower rate.



APPLY TODAY!

Visit us at
getmycard.ca

Reservation Number:
002 6512 0544 67809
Access Code: 123435

0005100150

OFFER EXPIRES

May 17, 2012.

EARN REWARDS.

Add Reward Miles or 1% Cash Back to your Capital One SmartLine Platinum MasterCard for a \$99 annual fee. Read the second page to find out more.



How much could you save?

Use this chart to see how much you could save with the SmartLine Platinum MasterCard from Capital One.²

BALANCE	MONTHLY PAYMENT	ANNUAL INTEREST RATE		SAVINGS
		19.8%	5.99%	
\$5,000	\$150	\$2,319	\$482	\$1,837
\$9,000	\$270	\$4,174	\$868	\$3,306



Capital One Platinum benefits.

Travel benefits.

Baggage Delay
MasterAssist Travel Assistance
Travel Accident Insurance
Car Rental Collision/Loss
Damage Waiver

Everyday benefits.

Purchase Assurance
Price Protection
Extended Warranty

MasterCard benefits.

\$0 Fraud Liability
Chip & PIN Technology
Master Global Services
Master RoadAssist®



Choose your own design!

Choose from six card designs for your SmartLine Platinum MasterCard.



Make this card your own when you choose one of our special designs.



It's easy to apply. Visit us at getmycard.ca

¹ Remember to pay your bills on time to keep your rates from going up. Check our disclosures for details.

² Potential lifetime savings shown assumes: 1. An existing balance of \$5,000 or \$9,000 without any further purchases; 2. Annual interest rate of 19.8% or 5.99%; 3. Monthly payment of \$150 or \$270 respectively. Your actual savings may vary based on your usage, payment and applicable fees.

Subject to credit approval.

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